

Fill in this information to identify the case:

Debtor 1 David Michael Mitchell
aka David M. Mitchell
aka David Mitchell

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the MIDDLE District of PENNSYLVANIA

Case number 5:23-bk-02292-MJC

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: CSMC 2021-RPL4 Trust

Court claim no. (if known): 14-1

Last 4 digits of any number you use to
identify the debtor's account: 5453

Date of payment change: 5/11/2024

Must be at least 21 days after date
of this notice

New total payment: 2110.62

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No.

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: _

New escrow payment:

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 6.570%

New interest rate: 7.570%

Current principal and interest payment: \$1,204.40 New principal and interest payment: \$1,341.25

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 David Michael Mitchell

Print Name

Middle Name

Last Name

Case number (if known) 5:23-bk-02292-MJC**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Christopher Salamone Date 04/19/2024
Signature

Print Christopher Salamone
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 13010 Morris Rd., Suite 450

Number Street

Alpharetta, GA 30004

City

State

Z P Code

Contact Phone 470-321-7112

Email csalamone@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on April 19, 2024, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

DAVID MICHAEL MITCHELL
1403 EUCLID AVENUE
SCRANTON, PA 18504

And via electronic mail to:

TULLIO DELUCA
381 N. 9TH AVENUE
SCRANTON, PA 18504

JACK N ZAHAROPOULOS
STANDING CHAPTER 13 (TRUSTEE)
8125 ADAMS DRIVE, SUITE A
HUMMELSTOWN, PA 17036

UNITED STATES TRUSTEE
US COURTHOUSE 1501 N. 6TH ST
HARRISBURG, PA 17102

By: /s/ Priyadarshini Priyanka

February 28, 2024



IMPORTANT MORTGAGE NOTIFICATION
Your Payment and Interest Rate will Increase.
Questions? Call us at 800-258-8602.

DAVID MITCHELL
1403 EUCLID AVE
SCRANTON, PA 18504

Account Number: [REDACTED]
Property Address: 1403 EUCLID AVE
SCRANTON, PA 18504

Dear Customer(s):

SPS is sending this to you to provide information regarding the lien on the real property referenced above. Our records indicate that your obligation has either been discharged or is subject to an automatic stay order under the United States Bankruptcy Code. This notice and any enclosed documents are for compliance and informational purposes only and do not constitute a demand for payment or an attempt to collect such obligation. Even though your personal liability on the note may be discharged or subject to an automatic stay, the terms of the mortgage remain in effect and the owner of the mortgage, as lien holder, continues to have a lien on the real property.

SPS is committed to providing you with the information you need to manage the account payments.

Mortgage Modification Reminder

Under the terms of the Step Rate Modification Agreement, the interest rate and payment amount are subject to scheduled changes until the interest rate cap is reached, which was established based on the market interest rate as of the date that the modification agreement was prepared.

Modification Payment Information

The payment schedule below shows estimated future changes to the mortgage payment. Specifically, the next scheduled interest rate and payment amount change is May 11, 2024. The total monthly payment outstanding on that date will be \$2,110.62.

Interest Rate Effective Date	Interest Rate	A. Monthly Principal and Interest Payment Amount	B. Estimated Monthly Escrow Payment Amount	C. Total Monthly Payment	Payment Date
04/11/2024	7.57000%	\$1,341.25	\$769.37	\$2,110.62	05/11/2024
04/11/2025	8.00000%	\$1,400.79	\$769.37	\$2,170.16	05/11/2025

1. The monthly payment includes an escrow amount for property taxes, hazard insurance and other escrowed expenses (if applicable), which, if they increase, may also increase the monthly payment.
2. The total monthly payment (C.) is calculated by adding (A.) principal and interest and (B.) escrow.
3. The interest rate(s) listed will be the interest rate(s) for the remaining term of the mortgage.

Please note that if you are currently set up on our automatic withdrawal program (ACH), the monthly ACH payment will change to match the amount provided in this notice. This change will be made as of the first scheduled automatic payment after the date this payment change is effective.

Mortgage Assistance

If you have any questions, your assigned Relationship Manager, Nery, can be reached toll free at (800) 258-8602 x 36919 or by email at Relationship.Manager@spservicing.com.

At SPS, any of our Customer Care Experts can assist you with answers to your questions about the status or history of your account, document requirements, or any of our available loan resolution options. If you have any questions or concerns, please contact SPS. Our toll-free number is 800-258-8602 and representatives are available Monday through Friday between the hours of 8 a.m. and 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time. Monday through Friday between the hours of 8 a.m. and 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

If you would like counseling or assistance you can contact the following: U.S. Department of Housing and Urban Development. For a list of homeownership counselors or counseling organizations in your area, go to <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or you can call HUD at 1-800-569-4287.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.